

1 3. The method of claim 2 wherein said initiating step
2 comprises providing said party with a pick-up code for
3 use by said transferee when collecting said document.

1 4. The method of claim 3 wherein each of the transfer
2 devices, as distributed to a corresponding one of the
3 users, has no transferee data or device record
4 associated therewith.

1 5. The method of claim 2 wherein said step of
2 initiating a transfer comprises providing said party
3 with a pick-up code, and wherein said party discloses
4 said pick-up code to said transferee for use by said
5 transferee when collecting said document.

1 6. The method of claim 5 wherein each of the transfer
2 devices, as distributed to a corresponding one of the
3 users, has no transferee data or device record
4 associated therewith.

1 7. The method of claim 6 further comprising a
2 transfer company, wherein said document comprises
3 currency, and said initiating step includes said
4 requesting party giving said transfer company said
5 currency and said transfer device previously
6 distributed to said requesting party.

1 8. The method of claim 7 further comprising the step
2 of said transferee giving a different transfer company
3 said pick-up code, and said different transfer company

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8 particular beneficiary funds corresponding to said
9 particular amount of money.

1 19. The method of claim 14 further comprising the step
2 of storing the unique device code in the data-storage
3 medium in machine-readable form.

1 20. The method of claim 19 further comprising
2 electronically networking a transfer company with a
3 number of selling agents and paying agents to form said
4 money-transfer system, and wherein said initiating step
5 includes said requesting customer giving one of said
6 money-transfer devices and said particular amount of
7 money to a first selling agent, and said first selling
8 agent machine reading said unique device code from said
9 magnetic strip, and transmitting data specifying said
10 unique device code and said particular amount of money
11 to said transfer company.

1 21. The method of claim 20 further comprising said
2 transfer company, in response to the step of said first
3 selling agent transmitting data, generating said
4 pick-up code and transmitting said pick-up code to said
5 first selling agent.

1 22. The method of claim 21 further comprising the
2 steps of said first selling agent giving said pick-up
3 code to said requesting customer, said requesting
4 customer disclosing said pick-up code to said
5 particular beneficiary, said particular beneficiary
6 giving said pick-up code to one of said paying agents,

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1 24. The system of claim 23 wherein said transfer
2 devices each comprise a data-storage medium having said
3 unique device code stored therein.

1 26. The system of claim 25 wherein said transfer
2 devices each comprise a card with a magnetic strip
3 having said unique device code magnetically stored
4 therein.

1 27. The system of claim 25 wherein said transfer
2 agents comprise data terminal means for reading said
3 unique device code from said magnetic strip, and for
4 transmitting a description of said document and said
5 unique device code to said document-transfer company.

28. The system of claim 24 wherein said data terminal means comprise document-pick-up means for accessing transaction data located in said data-processor means in response to said transferee providing a corresponding one of said transfer agents with said pick-up code.

1 29. The system of claim 28 wherein said document is
2 currency and said transfer means initiates said
3 transfer in response to said requesting party giving a
4 corresponding one of said transfer agents said
5 currency.

1 30. A money-transfer system, for transferring money
2 from a customer to a beneficiary, comprising:

